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STATE OF MONTANA

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THIRTY-SEVENTH ANNUAL REPORT

of the

INDUSTRIAL ACCIDENT BOARD

For the twelve months period ending

June 30, 1952

ADMINISTRATION OF WORKMEN'S COMPENSATION ACT

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MEMBERS OF THE BOARD

Baxter Larson, Chairman John J. Holmes, State Auditor

Elmer A. Rude, Commissioner

of Labor and Industry

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Helena, Montana
December 3, 1952

To His Excellency JOHN W. BONNER

Governor of Montana

Dear Sir:

Pursuant to Section 92-842 Revised
Codes of Montana, 1947, we have the
honor to transmit the thirty-seventh
annual report of the Industrial
Accident Board.

Respectfully,

s/ Baxter Larson
Chairman

s/ John J. Holmes
Commissioner

ATTEST:

s/ Elmer A. Rude
Commissioner

s/ W. W. Casper
Secretary

INDUSTRIAL ACCIDENT BOARD

HELENA, MONTANA

Financial Statement of the Industrial Accident Board

June 30, 1952

ASSETS:

Industrial Accident Fund	\$291,705.37	
Less Outstanding Warrants	<u>36,906.60</u>	
Total Cash in Treasury		\$254,798.77
Reserve Fund Investments	\$5,907,560.00	
Registered Warrants	206.58	
Defaulted Bonds	45,414.95	
Second Injury Fund Investment	<u>20,000.00</u>	
Total Investments		\$5,973,181.53
Total Cash and Invested Funds		<u>\$6,227,980.30</u>

LIABILITIES:

Premium Income	\$30,222,889.69	
Recoveries from Judgments	<u>106,655.95</u>	
		\$30,329,545.64
Less Compensation Paid	\$25,719,192.56	
Less Refund	1,366.54	
Less Exchange Paid	11.40	25,720,570.50
Net Premium Income		\$4,608,975.14
Initial Deposits		264,587.20
Special Deposits		7,135.84
Interest Earned	1,341,920.39	
Discount Earned	1,751.75	
Discount Accumulated	<u>3,609.98</u>	
Total Earnings		\$1,347,282.12
Total Net Income		<u>\$6,227,980.30</u>
Total Fixed and Estimated Liability due to deaths and claims for temporary disability and permanent partial disability		\$1,451,820.00
Surplus in Industrial Reserve Fund for any Contingency		\$4,776,160.30

STATISTICAL STATEMENT FOR YEAR ENDING JUNE 30, 1952

	PLAN I	PLAN II	PLAN III	ALL PLANS
No. of Employers Under Act				
June 30, 1952	52	4,491	6,228	10,773
No. Fatal Accidents year ending June 30, 1952	21	28	32	81
No. Perm. Total Accidents year ending June 30, 1952	0	1	6	7
No. Perm. Partial Accidents year ending June 30, 1952	188	187	246	621
No. Temp. Total Accidents year ending June 30, 1952	<u>1,811</u>	<u>8,799</u>	<u>7,668</u>	<u>18,278</u>
TOTAL NUMBER ACCIDENTS	<u>2,020</u>	<u>9,015</u>	<u>7,952</u>	<u>18,987</u>
No. of Accidents No Compensation Paid	1,034	7,435	6,464	15,235
Disbursed for Funeral Exp.	\$ 2,034.35	\$ 4,396.25	\$ 4,244.00	\$ 10,674.60
Disbursed for Medical Exp.	32,505.01	233,767.35	218,186.06	484,458.42
Disbursed for Hosp. Exp.	15,784.85	109,516.56	128,522.94	253,824.35
Disbursed for Fatal Accidents	101,535.83	96,440.56	134,963.66	332,940.05
Disbursed for PTD.	5,684.00	5,609.70	23,150.20	34,443.90
Disbursed for PPD.	314,451.61	325,905.38	505,855.41	1,146,212.40
Disbursed for TTD.	243,973.83	335,671.49	266,296.38	845,941.70
Disbursed for TPD.			6,542.45	6,542.45
Disbursed for Hearings, Proceedings and Medical Examinations			31,122.49	31,122.49
Disbursed for Second Injury Fund	2,000.00	2,500.00	4,000.00	8,500.00
<u>TOTALS DISBURSED</u>	<u>\$ 717,969.48</u>	<u>\$1,113,807.29</u>	<u>\$1,322,883.59</u>	<u>\$3,154,660.36</u>

STATISTICAL STATEMENT FOR THIRTY-SEVEN YEAR PERIOD
ENDING JUNE 30, 1952

	<u>PLAN I</u>	<u>PLAN II</u>	<u>PLAN III</u>	<u>ALL PLANS</u>
No. Fatal Accidents	1,680	435	1,121	3,236
No. Perm. Total Accidents	141	40	132	313
No. Perm. Partial Accidents	3,384	1,715	4,065	9,164
No. Temp. Total Accidents	80,315	101,969	162,933	345,217
 TOTAL NUMBER ACCIDENTS REPORTED	 <u>85,520</u>	 <u>104,159</u>	 <u>168,251</u>	 <u>357,930</u>
No. Accidents No Compensation Paid	46,784	83,949	125,545	256,580
Disbursed for Funeral Ex.	\$ 186,254.06	\$ 48,825.69	\$ 165,269.06	\$ 400,348.81
Disbursed for Medical Ex.	285,360.41	1,943,764.67	3,768,893.55	5,998,018.64
Disbursed for Hosp. Ex.	145,147.92	719,012.06	1,563,373.17	2,427,533.15
Disbursed for PTD.	472,108.75	141,623.76	786,215.98	1,399,948.49
Disbursed for PPD.	3,490,710.32	1,951,016.38	8,689,161.91	14,130,888.61
Disbursed for TTD.	8,546,569.94	3,590,393.46	6,422,525.81	18,559,489.21
Disbursed for TPD.			84,855.43	84,855.48
Disbursed for Hearings, Proceedings & Medical Examinations			326,000.76	326,000.76
Disbursed to Second Injury Fund	2,000.00	2,500.00	4,000.00	8,500.00
Disbursed for Fatal Accidents	4,607,196.90	1,140,579.65	3,909,201.56	9,656,978.11
 TOTAL DISBURSED	 <u>\$17,735,348.30</u>	 <u>\$9,537,715.67</u>	 <u>\$25,719,497.29</u>	 <u>\$52,992,561.26</u>

COMPARISON OF TEMPORARY TOTAL ACCIDENTS*
BY NATURE OF INJURY

<u>NATURE OF INJURY</u>	<u>PLAN I</u>		<u>PLAN II</u>		<u>PLAN III</u>		<u>ALL PLANS</u>	
	<u>No.</u>	<u>Per Cent</u>	<u>No.</u>	<u>Per Cent</u>	<u>No.</u>	<u>Per Cent</u>	<u>No.</u>	<u>Per Cent</u>
Fractures	376	19.07	684	7.64	670	8.49	1,730	9.20
Contusions	521	26.43	2,095	23.41	1,747	22.13	4,363	23.19
Lacerations	349	17.70	2,036	22.75	1,807	22.89	4,192	22.28
Sprains	319	16.18	1,883	21.04	1,575	19.95	3,777	20.08
Dislocations	33	1.67	233	2.60	253	3.21	519	2.76
Metal Burns	12	0.61	18	0.20	11	0.14	41	0.22
Non-metal Burns	48	2.43	296	3.30	246	3.12	590	3.13
Eye Injuries	160	8.12	1,087	12.15	1,055	13.35	2,302	12.24
Internal Injuries	13	0.66	30	0.33	25	0.36	68	0.36
Poison & Infections	45	2.28	318	3.55	324	4.10	687	3.65
Hernia	56	2.84	123	1.37	105	1.33	284	1.51
All Others	39	1.98	146	1.63	75	0.95	260	1.38
<u>TOTAL</u>	1,971	100.00	8,949	100.00	7,893	100.00	18,813	100.00

*This is based on the number of Temporary Total Accidents as first reported. Transfer of accidents from Temporary Total to Permanent Partial disability is shown below:

160	8.12%	150	1.68%	225	2.85%	535	2.84%
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PREMIUM INCOME FOR EACH FISCAL YEAR

1931-1952

June 30th, 1931.	\$370,750.72
June 30th, 1932.	328,498.80
June 30th, 1933.	336,662.81
June 30th, 1934.	512,292.02
June 30th, 1935.	920,485.30
June 30th, 1936.	1,005,779.17
June 30th, 1937.....	1,206,931.11
June 30th, 1938.	1,258,643.67
June 30th, 1939.	1,082,587.32
June 30th, 1940.	1,241,569.01
June 30th, 1941.	1,265,072.17
June 30th, 1942.	1,410,694.61
June 30th, 1943.	1,499,757.23
June 30th, 1944.	1,576,705.31
June 30th, 1945.	1,600,681.99
June 30th, 1946.	1,570,817.12
June 30th, 1947.	1,797,236.47
June 30th, 1948.	1,831,813.07
June 30th, 1949.	1,668,199.90
June 30th, 1950.	1,612,628.17
June 30th, 1951.	1,445,679.60
June 30th, 1952.	1,502,604.14

RECAP OF FATAL ACCIDENTS SHOWING DIRECT OR INDIRECT CAUSE

<u>CAUSE</u>	<u>PLAN I</u>	<u>PLAN II</u>	<u>PLAN III</u>	<u>TOTAL</u>
AUTOMOBILE	1	1		2
CAUGHT IN MACHINERY	3	3	1	7
DROWNING		1	2	3
ELECTRIC SHOCK	1		1	2
EXPLOSION		1	3	4
FALL	4	5	1	10
FALL OF GROUND	4	1		5
FALLING MACHINERY	1	1	2	4
FALLING LOG	1	2	3	6
FALLING OBJECTS	1	3	5	9
FALLING ROCK	2	1		3
FIREARMS			1	1
GASSES (Monoxide gas, fumes, etc.)			4	4
NATURAL CAUSES	1	2	4	7
SHORT CLEARANCE	1	2		3
STRUCK BY TRAIN		1	1	2
STRUCK BY TRUCK			1	1
STRUCK BY TREE		1		1
TRAIN ACCIDENT	1			1
TRUCK ACCIDENT		3	4	7
TOTAL	<u>21</u>	<u>28</u>	<u>32</u>	<u>81</u>

COMPARISON OF FATAL ACCIDENTS OVER LAST FIVE FISCAL YEARS

<u>YEAR</u>	<u>PLAN I</u>	<u>PLAN II</u>	<u>PLAN III</u>	<u>TOTAL ALL PLANS</u>
33rd	14	7	25	46
34th	22	26	35	83
35th	23	24	29	76
36th	32	33	30	95
37th	21	28	32	81
<u>FIVE YEAR TOTAL</u>	<u>112</u>	<u>118</u>	<u>151</u>	<u>381</u>

COMPARISON OF ALL ACCIDENTS
BY PLAN AND TYPE OF DISABILITY

<u>PLAN I</u>	<u>NUMBER OF ACCIDENTS</u>	<u>PER CENT OF TOTAL</u>
Temporary Total	1,811	89.65
Permanent Partial	188	9.30
Permanent Total	0	.00
Fatal	21	1.04
<u>TOTAL</u>	<u>2,020</u>	<u>100.00</u>
 <u>PLAN II</u>		
Temporary Total	8,799	97.60
Permanent Partial	187	2.07
Permanent Total	1	0.01
Fatal	28	0.31
<u>TOTAL</u>	<u>9,015</u>	<u>100.00</u>
 <u>PLAN III</u>		
Temporary Total	7,668	96.42
Permanent Partial	246	3.09
Permanent Total	6	0.08
Fatal	32	0.40
<u>TOTAL</u>	<u>7,952</u>	<u>100.00</u>
 <u>ALL PLANS</u>		
Temporary Total	18,278	96.26
Permanent Partial	621	3.27
Permanent Total	7	0.04
Fatal	81	0.43
<u>TOTAL</u>	<u>18,987</u>	<u>100.00</u>

CLAIMS FILED BY INDIVIDUAL INSURANCE COMPANIES
FISCAL YEAR 1951-1952

Aetna Casualty Company	34
American Casualty Company	28
American Employers Insurance Company	--
American Guaranty and Liability Company	3
American Mutual Liability Company	35
American Surety Company	4
Anchor Casualty Company	27
Associated Indemnity Company	2
Consolidated Underwriters	5
Continental Casualty Company	11
Century Indemnity Company	--
Eagle Indemnity Company	--
Employers Liability Assurance Company	12
Employer's Mutual Liability	110
Fidelity and Casualty Company of New York	11
Fireman's Fund Indemnity Company	29
General Casualty Company of America	3
Globe Indemnity Company	--
Great American Indemnity Company of New York	15
Hartford Accident and Indemnity Company	58
Idaho Compensation Company	837
Indemnity Insurance Company of North America	8
Iowa Mutual Casualty Company	--
Liberty Mutual Insurance Company	22
London Guaranty and Accident Company	9
Lumberman's Mutual Insurance Company	20
Maryland Casualty Company	10
Metropolitan Casualty Company	--
National Automobile Insurance Company	8
New Amsterdam Casualty Company	8
Newark Fire Insurance Company	3
Ohio Casualty Insurance Company	1
Pacific Employer's Insurance Company	8
Royal Indemnity Insurance Company	33
St. Paul Mercury Insurance Company	19
Standard Accident Insurance Company	14
Transport Insurance Exchange	--
Travelers Insurance Company	53
Truck Insurance Exchange	65
United Pacific Insurance Company	16
United States Fidelity and Guaranty	40
Western Casualty and Surety Company	1
Western National Indemnity	--
Zurich General Accident and Liability Company	--

TOTAL CLAIMS FILED

1,562

COMPARISON OF NEW FIRMS OVER LAST FIVE FISCAL YEARS
(Net increase each year over previous years)

<u>YEAR</u>	<u>PLAN I</u>	<u>PLAN II</u>	<u>PLAN III</u>	<u>TOTAL</u>
33rd	9	543	330	882
34th	-5	655	156	806
35th	1	663	136	800
36th	0	453	255	708
37th	2	115	416	533
<u>TOTAL NEW FIRMS</u>	<u>7</u>	<u>2429</u>	<u>1293</u>	<u>3729</u>

NUMBER OF FIRMS CARRYING WORKMAN'S COMPENSATION INSURANCE

<u>FISCAL YEAR</u>	<u>PLAN I</u>	<u>PLAN II</u>	<u>PLAN III</u>	<u>TOTAL</u>
1944-45	45	1488	4017	5550
1945-46	44	1857	4384	6285
1946-47	47	2062	4921	7030
1947-48	56	2605	5251	7912
1948-49	51	3260	5407	8718
1949-50	52	3923	5543	9532
1950-51	52	4376	5812	10240
1951-52	54	4491	6228	10,773

COMPARISON OF COMPENSATION PAID UNDER EACH PLAN

AND

THE AVERAGE PAID PER CLAIM FOR THE THIRTY-SEVENTH FISCAL YEAR

	<u>PLAN I</u>	<u>PLAN II</u>	<u>PLAN III</u>	<u>ALL PLANS</u>
Total Compensation Paid	\$665,645.27	\$763,627.13	\$936,808.19	\$2,366,080.59
Number Claims Filed	986	1,562	1,204	3,752
Average Paid Per Claim	\$ 675.09	\$ 488.87	\$ 778.08	\$ 630.62

INDUSTRIES IN WHICH THE MAJORITY OF ACCIDENTS

OCCURRED

<u>CODE</u>	<u>INDUSTRY</u>	<u>NUMBER</u>	<u>PER CENT</u>
1609	Logging and Sawmills	1,834	9.92
308	Garages	1,558	8.20
1809	Mining,metaliferous,underground	1,418	7.47
1700	Carpenters	1,260	6.63
1209	Farming	1,185	6.24
2301	Concrete Dam Construction	747	3.93
1512	Well Drilling	509	2.68
1301	Street & Road Construction	496	2.61
307	Grocery Stores-Meat Cutting	491	2.59
116	Restaurants	462	2.43
1208	Truck Driving	412	2.17
514	Machinery & Implement Dealers	379	2.00
713	Street & Road Surfacing	374	1.97
2805	Stores-Heavy Merchandise	338	1.78
1201	Smelters	335	1.76
1304	Service Stations	334	1.76
808	Plumbing	328	1.73
1602	Lumber Yards (Retail)	257	1.35
2803	Doctors & Professional Aids	255	1.34
2108	Bridges-Masonry	253	1.33
912	Butchering & Packing Houses	227	1.20
1009	Grain Elevators	153	.81
1202	Warehousing	144	.76
1705	Canal Construction,Irrigation & Drainage	130	.68
811	Feed Manufacturing,All Operations	112	.59
	TOTAL	14,041	73.94
	All others or 64% of all codes	4,946	26.06
	<u>GRAND TOTAL</u>	<u>18,987</u>	<u>100.00</u>

Itemized codes in the above table represent 36% of all codes and 74% of all accidents reported.

METAL MINE INSPECTOR'S REPORT

The following is a brief chronological arranged report of all fatal accidental injuries which occurred in the mining industry in the State of Montana during the fiscal year July 1, 1951 to June 30, 1952 inclusive.

July 5, 1951, John Burke, Anderson Mine, killed in shaft sinking operations by rocks falling down shaft.

July 27, 1951, Craig J. Irwin was killed by a fall of ground in 3977-1-21E stope of the Mountain Con Mine.

October 5, 1951, Walter J. Morrison was killed when he was caught between a low drift cap and the battery case of a mine locomotive at the Mountain Con Mine.

October 23, 1951, Jerry Horacek was killed by a run of waste rock in a waste chute of the Anselmo Mine.

January 24, 1952, Joe Thompson was fatally injured and died in the hospital January 29th, by falling into a chute at the Anselmo Mine.

January 31, 1952, Donald Gillies was fatally injured by a fall of ground at the Kelley Mine.

February 12, 1952, Harold G. Kraft was killed by a fall of ground in a drift at the Emma Mine.

February 13, 1952, Joe Bledig fell down timber slide at Maiden Rock Phosphate Mine.

March 1, 1952, Jack C. King was fatally injured by falling into a chute at the Anselmo Mine.

March 25, 1952, Lavern Wilson was fatally injured when a bottle jack fell on him at Victor Chemical Phosphate Works Plant.

March 26, 1952, Stanley J. Tretheway was killed by an air line valve which was pulled off and thrown toward him when the air hose caught on a passing car at the Kelley Mine.

April 16, 1952, T. R. Turman was killed by a fall of ground in a stope at the Travona Mine.

May 1, 1952, Nicholas T. Babich was fatally injured and died in the hospital on May 15th. Babich and others were using a crane to hoist a heavy steel door to the surface ore pocket of the Kelley Mine when the sling slipped, and the door fell on Babich.

May 2, 1952, Jovo Duletich received a fractured forearm when his glove caught in the cable of a Joy Tugger at the Kelley Mine. He died of embolism at the hospital May 28th.

2. Metal Mine Inspector's Report

May 3, 1952, Oscar Solem was killed at the Kelley Mine when he was struck by an ore train.

May 14, 1952, John T. Goforth was killed at the Leonard Mine when a descending bottom dump skip struck the dumping chairs which he was operating.

June 16, 1952, Joseph J. Visnyiczke was killed by a fall of ground in a stope at the Badger State Mine.

June 20th, 1952, Arthur F. Benson was struck and killed by a train of empty cars which he was walking by at the Kelley Mine.

May 22, 1952, Ross Homer was killed by a fall of ground at the Silver Bell Mine.

June 25, 1952, Francis L. Wallace was killed by a falling rock while holing a raise at the Mountain Con Mine.

June 28, 1952, Harold Tietsort was killed by falling into a chute at the Lexington Mine.

Falling Ground	7	A.C.M. Company, Butte	17
Falls in chutes	5	Victor Chemical Works	2
Tramming	4	Montana Phosphate Products Co.	1
Handling Material	2	Silver Bell Mining Company	1
Hoisting Rock	1		
Shaft Sinking	1		
Maintenance	1		
TOTAL	<u>21</u>		

21

Falling ground is still the number one killer in the mining industry. Falls of persons is second. Tramming third, handling material is fourth. These four have always been the hazards in the mining industry and can be cut down only by closer supervision, education of the employee. Carelessness, improper supervision, and negligence are the cause of eighty-five per cent of accidents in the mining industry.

I made an investigation into the cause of each one of these accidents at the time they happened, and sent a detailed report of each case to the Industrial Accident Board, so any further details you may wish to have you will find in these reports.

Respectively yours,

/s/ TOM HANEY
Quartz Mine Inspector
State of Montana
901 Lexington Street
Butte, Montana

SAFETY INSPECTION DEPARTMENT

The work of making safety inspections of places of employment in hazardous occupations, including metal mines, coal mines and boilers, has been carried on during the fiscal year by the following persons:

BOILER INSPECTORS: C.A.Johnson
Pat Whalen

SAFETY INSPECTORS: John Horn
John Tomcheck
Thos. B. Middleton
A.S.Adair

QUARTZ MINE INSPECTORS: Tom Haney
Carlos Hieber

COAL MINE INSPECTOR: Edward Davies

CLERK OF THE BUREAU: Nellie M. Sites

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The following table shows the result of the Inspectors' Work, Fiscal Year July 1, 1951 to June 30, 1952

<u>Inspectors</u>	<u>Months Worked</u>	<u>Licenses Issued</u>	<u>Boilers Inspected</u>	<u>Safety Inspections</u>
C.A.Johnson	12	321	1,125	
Pat Whalen	12	526	1,283	
Edward Davies	12			83
Tom Haney	12			48
John Horn	6½			2
Thos.B.Middleton	12			494
John Tomcheck	12			605
A.S.Adair	10			795
Carlos Hieber	3			11
Nellie M.Sites- Office	12	2,059	_____	<u>117</u> tanks
Total		2,906	2,408	2,155

PROGRESS OF SAFETY DEPARTMENT

15 less licenses written than a year ago
57 more boilers inspected than a year ago
240 more Safety Inspections made than a year ago
2.81 less fees collected than a year ago
120 Tank Inspections (Propane & Butane) less than a year ago
(Not manufacturing on account shortage of steel)
No "Permits to Operate" issued
Total cash collected \$33,101.85

COAL MINE INSPECTOR'S REPORT

In accordance with the requirements of the State Coal Mining Code, I herewith submit my report as State Coal Mine Inspector for the fiscal year ending June 30, 1952.

General Conditions.

The tons of coal produced shows a decrease of approximately 14% while the value of the coal sold at the mines shows an increase of more than four hundred thousand (\$400,000) dollars, while 97 fewer men were employed.

MINE INSPECTIONS

The mines in Musselshell, Carbon and Cascade counties are inspected quarterly by the state inspector, and the small wagon mines that operate only during the winter months are inspected once a year. In addition to the state inspections, all coal mines in the state are inspected by Federal Coal Mine Inspectors who are headquartered in Billings, with whom we discuss the conditions that exist in each and every mine in the state. Mines that operate under leases from the Federal Government are also inspected by the Geologic Survey Division Inspectors of the U.S. Department of the Interior who enforce Government Operating Regulations. The mines under the jurisdiction of the U.M.W. of A. have local union safety committees and mining code violations noted in our reports are discussed with them and the mine operators and agreement reached as to the steps to be taken to correct them as soon as circumstance permit. Further: public law 552-82d Congress empowers Federal Coal Mine Inspectors to immediately make an order requiring the operator of a mine in which they may find an unduly hazardous condition to withdraw all persons from the area or from the mine, except certain persons, before the danger is eliminated. The granting of police power to the Federal Coal Mine Inspectors should, in our judgment, reduce the number of major disasters occurring in the coal mining industry.

Fatal Accidents

There was one fatal accident during the fiscal year, and it was due to a fall of roof at the #3 mine of the Sheridan-Wyoming Coal Company, Roundup, Musselshell County, on July 19, 1951.

2. Coal Mine Inspector's Report

DATA OF THE INDUSTRY

Number of Mines reporting, 22 (41) inspected.	22
Number of tons of coal produced.....	2,146,919
Value of coal at mines.....	\$ 5,075,678
Average number of days worked, chief producers.....	168
Pounds of dynamite used.....	1,119,070
Pounds of permissible powder used.....	76,875
Pounds of Pellet Black powder used.....	43,675
Tonnage mined by machine.....	98%
Tonnage mined by hand.....	2%
Number of men employed.....	739
Number of fatal accidents.....	1
Accident rate per thousand men employed.....	1.35

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ACKNOWLEDGMENT

For assistance received from the members of the Industrial Accident Board, and for the cooperation of the Federal Inspectors, mine Safety Committees, mine supervisors and mine employees, I express my thanks and appreciation.

/s/ Edward Davies
State Coal Mine Inspector

